



ANCHOR CYBER SECURITY LLC

## Privacy Law Quick-Diff

HIPAA, CCPA/CPRA, and GDPR side by side — the numbers people forget under time pressure. Deadlines only; each law has substantive requirements well beyond what's on this card.

### ACCURATE AS OF SEPTEMBER 2026 — NOT LEGAL ADVICE

Deadlines and thresholds reflect the law as of this card's publication date; they are not automatically updated when a statute or regulation changes. This is general information, not legal advice, and applicability thresholds especially have exceptions this card doesn't capture — confirm current requirements with counsel before relying on a number here for a specific client situation.

### Applies To

|                | HIPAA                                               | CCPA / CPRA                                                                                | GDPR                                                                                     |
|----------------|-----------------------------------------------------|--------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------|
| Scope          | Covered entities & business associates handling PHI | For-profit businesses meeting revenue/data-volume thresholds, doing business in California | Any org processing EU/EEA residents' personal data, regardless of where the org is based |
| Protected data | Protected Health Information (PHI)                  | "Personal information" — broad, includes inferences                                        | "Personal data" — broad, includes online identifiers                                     |

\$ diff --breach-notification

### Breach Notification

|                 | HIPAA                                                                             | CCPA / CPRA                                                                                                                                         | GDPR                                                                              |
|-----------------|-----------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Regulator       | HHS: ≤60 days from discovery if ≥500 affected; within 60 days of year-end if <500 | Not a CCPA-specific deadline — CA's general breach law (Civ. Code §1798.82) requires "the most expedient time possible, without unreasonable delay" | Supervisory authority: <b>72 hours</b> from awareness, if risk to rights/freedoms |
| Affected people | ≤60 days from discovery, without unreasonable delay                               | Same "most expedient time" standard as above — commonly treated as 30–45 days in practice                                                           | Without undue delay, only when the breach is high-risk to the individual          |

## Individual Rights Request Response Time

|          | HIPAA                                                                                       | CCPA / CPRA                                                                                                                      | GDPR                                                                              |
|----------|---------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------|
| Deadline | 30 days for a records access request (§164.524) — not the same clock as breach notification | <b>45 days</b> , extendable once by another 45 (90 max) with notice to the consumer; acknowledge receipt within 10 business days | <b>1 month</b> , extendable by 2 further months for complex requests, with notice |